

Information to identify the case:			
Debtor 1	Mark J. Schwartz		
First Name	Middle Name	Last Name	
Debtor 2	Betty Ann Schwartz		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 19-20932-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark J. Schwartz

Betty Ann Schwartz
aka Betty Ann Rose

3/11/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark J. Schwartz
Betty Ann Schwartz
Debtors

Case No. 19-20932-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Mar 11, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Mark J. Schwartz, Betty Ann Schwartz, 2406 Chestnut Hill Drive, Cinnaminson, NJ 08077-3623
cr	+ Matrix Financial Services Corporation, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
518275961	+ Burlington Anesthesia Assoc, PO Box 535513, Atlanta, GA 30353-5594
518275966	+ Classic Auto Service LLC, 130 Carriage Lane, Delran, NJ 08075-1235
518275974	+ Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
518275975	+ Larchmont Imaging Associates, PO Box 8500, Philadelphia, PA 19178-8500
519067358	+ Matrix Financial Services Corporation LLC, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619069, Dallas, TX 75261-9069
519067359	+ Matrix Financial Services Corporation LLC, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619069, Dallas, TX 75261-9741, Matrix Financial Services Corporation LL Nationstar Mortgage LLC d/b/a Mr. Cooper 75261-906
519793295	+ Roundpoint Mortgage Servicing Corporation as servi, Gross Polowy, LLC, 1775 Wehrle Drive, Suite 100, Williamsville, NY 14221-7093
518279052	+++ Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518682162	+ Virtua Health - MEM, PO Box 5407, Lancaster, PA 17606-5407

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2025 21:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 11 2025 21:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518275958	+ Email/Text: bankrupt@andrewsfcu.org	Mar 11 2025 21:15:00	Andrews Federal Cred U, 5711 Allentown Rd, Suitland, MD 20746-4547
518275959	^ MEBN	Mar 11 2025 20:56:44	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
518275960	+ EDI: TSY S2	Mar 12 2025 00:44:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
518275962	+ EDI: CAPITALONE.COM	Mar 12 2025 00:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518275962	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 11 2025 21:24:21	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518622016	+ EDI: AIS.COM	Mar 12 2025 00:50:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin

Page 2 of 4

Date Recd: Mar 11, 2025

Form ID: 3180W

Total Noticed: 38

518622016	+ Email/PDF: ebn_ais@aisinfo.com	Mar 11 2025 21:23:01	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518275964	+ EDI: JPMORGANCHASE	Mar 12 2025 00:44:00	Chase Mortgage, Mail Code: OH4-7302, Po Box 24696, Columbus, OH 43224-0696
518275964	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 11 2025 21:22:00	Chase Mortgage, Mail Code: OH4-7302, Po Box 24696, Columbus, OH 43224-0696
518275965	+ EDI: CITICORP	Mar 12 2025 00:44:00	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518275967	EDI: WFNNB.COM	Mar 12 2025 00:50:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
518275970	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 11 2025 21:15:00	Dovenmuehle Mortgage, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047
518703874	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 11 2025 21:15:00	Matrix Financial Services Corporation, 1 Corporate Drive, Suite 360, Lake Zurich IL 60047
518610161	EDI: DISCOVER	Mar 12 2025 00:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518275968	+ EDI: DISCOVER	Mar 12 2025 00:44:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518275971	Email/Text: collecadminbankruptcy@fnni.com	Mar 11 2025 21:15:00	First National Bank Of Omaha, 1620 Dodge St, Omaha, NE 68102
518275973	Email/Text: bankruptcy@frost-arnett.com	Mar 11 2025 21:13:00	Frost-Arnett Company, PO Box 198988, Nashville, TN 37219
518708025	+ EDI: JPMORGANCHASE	Mar 12 2025 00:44:00	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
518708025	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 11 2025 21:22:02	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
518634484	Email/PDF: resurgentbknotifications@resurgent.com	Mar 11 2025 21:22:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518275976	+ Email/Text: BKNNotice@ldvlaw.com	Mar 11 2025 21:15:00	Lyons, Doughty & Veldhuis, PC, PO Box 1269, Mount Laurel, NJ 08054-7269
518275978	+ Email/PDF: bankruptcy_prod@navient.com	Mar 11 2025 21:22:59	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
518275984	^ MEBN	Mar 11 2025 20:57:34	Navient, Po Box 3229, Wilmington, DE 19804-0229
520461175	Email/Text: bankruptcy@roundpointmortgage.com	Mar 11 2025 21:15:00	RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715, RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715
519799273	Email/Text: bankruptcy@roundpointmortgage.com	Mar 11 2025 21:15:00	Roundpoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
519799274	Email/Text: bankruptcy@roundpointmortgage.com	Mar 11 2025 21:15:00	Roundpoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715, Roundpoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
518700283	EDI: SALLIEMAEBANK.COM	Mar 12 2025 00:50:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
518275987	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 11 2025 21:24:06	Sherman Originator III LLC, c/o Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
518691498	+ EDI: AIS.COM	Mar 12 2025 00:50:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin

Page 3 of 4

Date Recd: Mar 11, 2025

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Total Noticed: 38

518691498

+ Email/PDF: ebn_ais@aisinfo.com

Mar 11 2025 21:22:19

Verizon, by American InfoSource as agent, 4515
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518275963	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518275969	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518275977	*+	Lyons, Doughty & Veldhuis, PC, PO Box 1269, Mount Laurel, NJ 08054-7269
518275979	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
518275980	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
518275981	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
518275982	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
518275983	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
518275985	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
518275986	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
520461174	*P++	ROUNDPOINT MORTGAGE SERVICING CORPORATION, 446 WRENPLACE ROAD, FORT MILL SC 29715-0200, address filed with court:, RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715
518695487	*P+++	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518275972	##+	Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

TOTAL: 0 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Ashley Pascuzzi	on behalf of Creditor Roundpoint Mortgage Servicing Corporation as servicing agent for Matrix Financial Services Corporation apascuzzi@grosspolowy.com
Courtney R. Shed	on behalf of Creditor Matrix Financial Services Corporation cshed@grosspolowy.com ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor Matrix Financial Services Corporation LLC enote vesting-Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Matrix Financial Services Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

District/off: 0312-1

User: admin

Page 4 of 4

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jerome Blank

on behalf of Creditor Matrix Financial Services Corporation jblank@pincuslaw.com amautz@pincuslaw.com

Laura M. Egerman

on behalf of Creditor JPMorgan Chase Bank National Association laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Debtor Mark J. Schwartz ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Betty Ann Schwartz ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hinshawlaw.com

Sarah K. McCaffery

on behalf of Creditor Matrix Financial Services Corporation smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com

Steven P. Kelly

on behalf of Creditor Matrix Financial Services Corporation skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William Edward Miller

on behalf of Creditor Matrix Financial Services Corporation william.miller@padgettlawgroup.com
BKECF@padgettlawgroup.com

TOTAL: 16